

### **Remarks**

Claims 1-77 are pending in the application. Claims 1-11 and 30-31 have been withdrawn from consideration. Claims 12-29 and 32-77 have been rejected. Claims 12, 25, 32, 36, 42, 44, 67, and 77 comprise the examined independent claims. No new matter has been added. Entry of the amendment is respectfully requested. Reconsideration is respectfully requested.

### **Claim Rejections**

Claims 67-77 were rejected under 35 U.S.C. § 112, first paragraph, as containing new matter.

Claims 67-77 were rejected as obvious under 35 U.S.C. § 103(a) over Coutts (US 6,311,165) in view of McGann ("Portable ATM allows broad deployment", *Bank Systems & Technology*, 5/1997).

Claims 12-29, 32-54, and 57-66 were rejected as obvious under 35 U.S.C. § 103(a) over Coutts in view of Dave (1992 IEEE, "Proxies, Application Interfaces, and Distributed Systems") and McGann.

Claims 55-56 were rejected as obvious under 35 U.S.C. § 103(a) over Coutts in view of Dave, McGann, and Huang (US 6,907,565).

Applicants respectfully traverse the rejections.

### **The 35 U.S.C. § 112, First Paragraph, Rejections**

Claims 67 and 77 were amended to remove the objected to term "handheld".

### **The 35 U.S.C. § 103(a) Rejections**

Applicants' previous arguments filed November 1, 2007 are herein incorporated by reference. Furthermore, claims have been amended (with regard to a cell phone) to advance prosecution. Support for a cell phone can be found for example at specification page 12, line 1; page 27 line 2; page 29, line 11; page 30, line 22; and page 32, line 30.

### **The Rejections Based On Coutts In View Of McGann**

#### **Claim 67**

The Coutts and McGann references do not teach or suggest the relationship between a cell phone and a cash dispenser device. Nor do the references teach or suggest displaying a menu of selectable transaction functions on a display screen of a cell phone, especially where one selectable transaction function involves operation of a cash dispenser. Nor do the references teach or suggest performing a transaction function through operation of a host system (which includes the cash dispenser) based on that transaction function being selected from the displayed menu.

The Office has not established a *prima facie* case of obviousness. Nor would it have been obvious to one of ordinary skill in the art to have modified the references in the manner alleged by the Office to have produced the recited invention.

#### **Claim 77**

The Coutts and McGann references do not teach or suggest the relationships among a cell phone, host terminal, and sheet dispenser. The references do not teach or suggest sending a transaction service proxy from a host terminal (having a sheet dispenser) to a cell phone, and dispensing a sheet from the sheet dispenser responsive to operation of the transaction service proxy in the cell phone. The Office has not established a *prima facie* case of obviousness.

## **The Rejections Based On Coutts In View Of Dave And McGann**

### **Claim 12**

The Coutts, Dave, and McGann references do not teach or suggest the relationships involving an ATM, network, lookup service, and cell phone. The references do not teach or suggest an ATM having a transaction service that can communicate with a cell phone and also send a first copy of service proxy software to a lookup service, which in turn enables the cell phone to acquire a second copy of the service proxy software from the lookup service, where the second copy can operate responsive to a user interface software component of the cell phone to cause the ATM to perform a transaction function. The Office has not established a *prima facie* case of obviousness.

### **Claim 25**

The Coutts, Dave, and McGann references do not teach or suggest the relationships involving an ATM and a cell phone, where the ATM includes a cash dispenser, a lookup service, and a transaction service including service proxy software. The references do not teach or suggest registering the transaction service with the lookup service. Nor do the references teach or suggest sending service proxy software from an ATM's lookup service to a cell phone. Nor do the references teach or suggest invoking the service proxy software through operation of the cell phone to operate a transaction function device of the ATM. The Office has not established a *prima facie* case of obviousness.

### **Claim 32**

The Coutts, Dave, and McGann references do not teach or suggest registering an ATM's transaction service component with the ATM's lookup service; sending service proxy software

from the lookup service to a cell phone; and performing an ATM transaction function responsive to an invoked method call received with the transaction service component from the cell phone. The Office has not established a *prima facie* case of obviousness. Applicants also respectfully traverse the assertion of inherency on the basis that it is not supported by any reference to prior art.

#### **Claim 36**

As previously discussed, Applicants arguments filed November 1, 2007 are herein incorporated by reference. The previous rejection of claim 36 was based solely on Coutts in view of Dave. The current rejection is unclear.

The current rejection of claim 36 appears to likewise be based solely on Coutts in view of Dave. Nowhere is McGann applied. The Action is silent as to which of the recited features and relationships Coutts/Dave fails to teach or suggest. As the rejection does not follow *Graham v. John Deere Co.* in the consideration and determination of obviousness, it has not met the basic criteria for establishing a *prima facie* case of obviousness. Regardless, the Coutts, Dave, and McGann references do not teach or suggest the recited apparatus.

#### **Claim 42**

The current rejection is unclear. The current rejection of claim 42 appears to likewise be based solely on Coutts in view of Dave. Nowhere is McGann applied. The Action is silent as to which of the recited features and relationships Coutts/Dave fails to teach or suggest. As the rejection does not follow *Graham v. John Deere Co.* in the consideration and determination of obviousness, it has not met the basic criteria for establishing a *prima facie* case of obviousness.

Furthermore, the Coutts, Dave, and McGann references do not teach or suggest a cell phone that is in operative connection with a lookup service and an ATM transaction service, where the cell phone can receive a service proxy from the lookup service, and where the cell phone can invoke the service proxy to cause the ATM to perform a transaction function. The Office has not established a *prima facie* case of obviousness.

#### **Claim 44**

The current rejection is unclear. The current rejection of claim 44 appears to likewise be based solely on Coutts in view of Dave. Nowhere is McGann applied. The Action is silent as to which of the recited features and relationships Coutts/Dave fails to teach or suggest. As the rejection does not follow *Graham v. John Deere Co.* in the consideration and determination of obviousness, it has not met the basic criteria for establishing a *prima facie* case of obviousness.

Furthermore, the Coutts, Dave, and McGann references do not teach or suggest a cell phone that can communicate with an ATM to acquire a service proxy, where the cell phone stores account information, and where the cell phone with the service proxy can cause the ATM to operate a cash dispenser in a transaction involving the account information. The Office has not established a *prima facie* case of obviousness.

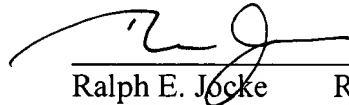
#### **The Dependent Claims**

Each of the dependent claims depends directly or indirectly from an independent claim. The independent claims have been shown to be allowable. Thus, it is asserted that the dependent claims are allowable on the same basis. Furthermore, each of the dependent claims recites additional specific features and relationships that further patentably distinguish the claimed invention over the applied art.

**Conclusion**

Applicants respectfully submit that this application is in condition for allowance. The undersigned is willing to discuss any aspect of the application at the Office's convenience.

Respectfully submitted,



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